in bonds of Central Enterprises, Relief Bonds etc. have dried up the small savings collection in which the States have a major stake for resource mobilisation;

(b) if so, that steps the Central Government propose to take to help the States to get over the consequential situation arising thereby; and

(c) whether Government have received complaints from the Staes in this regard?

THE MINISTER OF STATE IN THE DEPARTMENT OF ECONOMIC AFFAIRS IN THE MINISTRY OF FINANCE (SHRI EDUARDO FALEIRO): (a) to (c) Deposits in small savings during current year indicate increase compared to corresponding period in 1987-88. Small Savings Schemes are under constant review and new schemes introuduced when necessary for increasing the collections.

Loans to State Governments against net small savings collections during current year also show an increase compared to corresponding period in 1987-88.

Loans given to the Indian Express group of companies

3490. SHRI SATYA PRAKASH MALAVIYA: Will the Minister of FINANCE be pleased to state:

(a) who are the bankers of Indian Experss group of companies;

(b) what is the total amount of funds lent to Indian Express group of companies by the consortium of commercial banks during the last 3 years;

(c) whether Indian Express management utilized their funds for the purchase of shares in the last 3 years; and

(d) if so, what are the details of the utilisation of these funds for purpose other than the one for which the loans were granted?

THE MINISTER OF STATE IN THE DEPARTMENT OF ECONOMIC AFFAIRS IN THE MINISTRY OF FINANCE (SHRI EDUARDO FALEIRO): (a) to ((d) In accordance with the statutes governing banks and practices and usages customary amongst bankers, banks cannot divulge information relating to their individual constituents.

Commission charged on bank drafts

3491. SHRI VISHWASRAO RAMRAO PATIL: Will the Minister of FINANCE be pleased to state:

(a) whether it is a fact that the commission charged by banks in making drafts is very high, which affects large number of business community all over the country;

(b) if so, what steps are being initiated by Govt. to bring down such a high rate of commission; and

(c) what are the details of commission charged by banks for making drafts?

THE MINISTER OF STATE IN THE DEPARTMENT OF ECONOMIC AFFAIRS IN THE MINISTRY OF FINANCE (SHRI EDUARDO FALEIRO) (a) and (b) Government do not consider that the present commission on demand drafts charged by the public sector banks, which is related to their cost inputs and covers only partially the cost incurred by them in rendering this service to customers. is on the high side or affecting the business community.

(c) Public Sector Banks are at present recovering the following service charges on demand drafts:

For amount upto Rs. 500/-	Rs. 2/-
Above Rs. 500/-upto Rs. 1,000/-	Rs. 5/-
Above Rs. 1,000/-upto Rs. 5,000/-	Rs. 10/-
Above Rs. 5,000/-upto Rs. 10,000/-	Rs. 20/-
Above Rs. 10,000/-	Rs. 2/-per thousand or part thereof subject to maximum of Rs. 1,000/-.